

## ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	197,020,215	269,924	196,750,291	177,404,983
2. Stocks (Schedule D):				
2.1 Preferred stocks	119,316,909	15,643,165	103,673,744	35,357,381
2.2 Common stocks	449,380,527	5,326,462	444,054,065	528,144,068
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	43,355,573	484,371	42,871,202	41,549,728
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 49,796,820 encumbrances)	130,945,798	6,911,132	124,034,666	125,805,696
4.2 Properties held for the production of income (less \$ 0 encumbrances)	600		600	600
4.3 Properties held for sale (less \$ 0 encumbrances)	1,798,986	17,000	1,781,986	1,160,781
5. Cash (\$ 623,697,590, Schedule E-Part 1), cash equivalents (\$ 272,109, Schedule E-Part 2) and short-term investments (\$ 22,148,891, Schedule DA)	646,118,589		646,118,589	888,552,162
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	224,066,389	118,670,562	105,395,827	99,666,110
8. Receivables for securities				75,000
9. Aggregate write-ins for invested assets	542,839	542,839		
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,812,546,425	147,865,455	1,664,680,970	1,897,716,509
11. Title plants less \$ 0 charged off (for Title insurers only)	101,133,892		101,133,892	91,314,284
12. Investment income due and accrued	6,861,410	11,042	6,850,368	3,535,659
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	87,813,920	15,193,683	72,620,237	75,032,790
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	36,630		36,630	36,630
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	3,561,495		3,561,495	3,561,495
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	8,481,053		8,481,053	4,826,294
16.2 Net deferred tax asset	139,792,692	113,405,354	26,387,338	33,251,475
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	2,435,809	1,065,378	1,370,431	1,157,410
19. Furniture and equipment, including health care delivery assets (\$ 0 )	24,776,973	24,764,698	12,275	
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	521,334,038	124,140,386	397,193,652	218,288,718
22. Health care (\$ 0 ) and other amounts receivable	2,148,863	126,331	2,022,532	118,606
23. Aggregate write-ins for other than invested assets	287,437,096	218,072,348	69,364,748	58,010,632
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	2,998,360,296	644,644,675	2,353,715,621	2,386,850,502
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	2,998,360,296	644,644,675	2,353,715,621	2,386,850,502

DETAILS OF WRITE-INS				
0901. Long-Term Certificates of Deposit				
0902. Prepaid Surety Bond	162,839	162,839		
0903. Title Plants				
0998. Summary of remaining write-ins for Line 09 from overflow page	380,000	380,000		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	542,839	542,839		
2301. Goodwill	134,486,415	69,362,419	65,123,996	56,522,251
2302. Other Assets	145,958	146,164	(206)	2,850
2303. Prepaid Expenses	3,668,377	3,386,039	282,338	484,931
2398. Summary of remaining write-ins for Line 23 from overflow page	149,136,346	145,177,726	3,958,620	1,000,600
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	287,437,096	218,072,348	69,364,748	58,010,632

<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	128,404,763	110,929,869
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	947,506,887	835,911,384
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	656,976	16,055
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	944,131	960,632
6. Other expenses (excluding taxes, licenses and fees)	211,819,253	286,032,905
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	23,061,572	18,936,096
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	11,883,620	10,105,182
8.2 Net deferred tax liability	110,072	125,891
9. Borrowed money \$ 0 and interest thereon \$ 0	2,019,558	3,076,290
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	26,376,953	37,919,352
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	28,444	43,458
14. Amounts withheld or retained by company for account of others	375,653	1,004,251
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	179,879,367	140,441,288
19. Payable for securities		
20. Aggregate write-ins for other liabilities	56,133,348	53,935,089
21. Total liabilities (Lines 1 through 20)	1,589,200,597	1,499,437,742
22. Aggregate write-ins for special surplus funds	610,382	610,382
23. Common capital stock	224,123,899	223,584,599
24. Preferred capital stock	124,000	124,000
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	167,057,321	139,289,428
28. Unassigned funds (surplus)	374,377,570	525,582,099
29. Less treasury stock, at cost:		
29.1 16 shares common (value included in Line 23 \$ 1,740 )	1,777,748	1,777,748
29.2 40 shares preferred (value included in Line 24 \$ 400 )	400	
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	764,515,024	887,412,760
31. Totals (Page 2, Line 26, Col. 3)	2,353,715,621	2,386,850,502

<b>DETAILS OF WRITE-INS</b>		
0301. Special Surplus Funds		
0302. Other Reserves		
0303. Miscellaneous		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable	55,795,048	49,297,456
2098. Summary of remaining write-ins for Line 20 from overflow page	338,300	4,637,633
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	56,133,348	53,935,089
2201. Plant Revaluation	610,382	610,382
2202. Surplus arising from Increase in Book Value of Title Plants		
2203. Mineral Interest-Assigned Value		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	610,382	610,382
2501. Treasury Stock Repurchase Agent		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

<b>OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME</b>		1	2
		Current Year	Prior Year
<b>OPERATING INCOME</b>			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		4,546,559,601	4,505,575,399
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		255,023,320	253,477,327
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		158,046,496	143,537,128
2. Aggregate write-ins for other operating income		3,155,164	2,289,860
3. Total Operating Income (Lines 1 through 2)		4,962,784,581	4,904,879,714
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		217,126,400	203,760,923
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		4,599,501,256	4,512,631,262
6. Aggregate write-ins for other operating deductions		27,156	115,441
7. Total Operating Deductions		4,816,654,812	4,716,507,626
8. Net operating gain or (loss) (Lines 3 minus 7)		146,129,769	188,372,088
<b>INVESTMENT INCOME</b>			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		144,663,519	171,153,088
10. Net realized capital gains (losses) less capital gains tax of \$ 257,133 (Exhibit of Capital Gains (Losses))		869,353	4,763,940
11. Net investment gain (loss) (Lines 9 + 10)		145,532,872	175,917,028
<b>OTHER INCOME</b>			
12. Aggregate write-ins for miscellaneous income or (loss)		48,287	53,443
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		291,710,928	364,342,559
14. Federal and foreign income taxes incurred		94,941,910	103,223,079
15. Net income (Lines 13 minus 14)		196,769,018	261,119,480
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		887,412,760	776,197,071
17. Net income (from Line 15)		196,769,018	261,119,480
18. Net unrealized capital gains or (losses) less capital gains tax of \$ 0		(71,846,078)	(21,957,306)
19. Change in net unrealized foreign exchange capital gain (loss)		5,863,244	(294,478)
20. Change in net deferred income tax		(2,030,290)	27,227,043
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		(95,220,908)	(69,699,675)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)			
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		(640,921)	(16,055)
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in		8,657,193	9,184,143
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in		19,642,795	
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(1,441,255)	(308)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		(400)	
30. Aggregate write-ins for gains and losses in surplus		(182,650,134)	(94,347,155)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		(122,897,736)	111,215,689
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		764,515,024	887,412,760

<b>DETAILS OF WRITE-INS</b>			
0201. Other Title Fees and Service Charges			
0202. Agency Income			
0203. Software Income			
0298. Summary of remaining write-ins for Line 2 from overflow page		3,155,164	2,289,860
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		3,155,164	2,289,860
0601. Loss (Gain) on Disposition of Fixed Assets		27,156	115,441
0602. Depreciation of Furniture and Fixtures			
0603. Amortization of Leasehold Improvements			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		27,156	115,441
1201. Computer Support Fees			
1202. Miscellaneous Income		48,287	53,443
1203. Loss (Gain) on Sale of Mortgage			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		48,287	53,443
3001. Equity in Earnings of Subsidiaries and Affiliates		63,866,698	20,444,677
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates		(214,773,955)	(75,701,964)
3003. Adjustment		(36,116,646)	(34,601,857)
3098. Summary of remaining write-ins for Line 30 from overflow page		4,373,769	(4,488,011)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(182,650,134)	(94,347,155)

## OPERATIONS AND INVESTMENT EXHIBIT

### PART 1A - SUMMARY OF TITLE INSURANCE PREMIUMS WRITTEN AND RELATED REVENUES

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written	931,728,852	2,857,823,524	1,000,273,373	4,789,825,749	4,713,252,727
2. Escrow and settlement service charges	255,023,320	X X X	X X X	255,023,320	253,477,327
3. Other title fees and service charges (Part 1C, Line 5)	158,046,496	X X X	X X X	158,046,496	143,537,128
4. Totals (Lines 1 + 2 + 3)	1,344,798,668	2,857,823,524	1,000,273,373	5,202,895,565	5,110,267,182

### PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	4,654,898,460	4,618,249,451
1.2 Assumed	11,567,523	11,587,057
1.3 Ceded	8,310,937	7,495,406
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	4,658,155,046	4,622,341,102
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	835,911,435	723,061,327
2.2 Additions during the current year	229,804,147	218,214,559
2.3 Withdrawals during the current year	118,208,702	101,448,856
2.4 Other adjustments to statutory premium reserves	(1)	(3,915,595)
2.5 Balance at December 31 current year	947,506,879	835,911,435
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	4,546,559,601	4,505,575,399

### PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	53,354,492	38,555,419
2. Searches and abstracts	92,080,022	93,250,495
3. Surveys		
4. Aggregate write-ins for service charges	12,611,982	11,731,214
5. Totals	158,046,496	143,537,128

DETAILS OF WRITE-INS		
	1 Current Year	2 Prior Year
0401. Other Service Fees	9,655,853	10,794,902
0402. Miscellaneous Fees	2,583,956	473,405
0403. Processing Fees		
0498. Summary of remaining write-ins for Line 4 from overflow page	372,173	462,907
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	12,611,982	11,731,214

**OPERATIONS AND INVESTMENT EXHIBIT  
PART 2A - LOSSES PAID AND INCURRED**

	1  Direct Operations	Agency Operations		4  Total Current Year (Cols. 1+2+3)	5  Total Prior Year
		2  Non-Affiliated Agency Operations	3  Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	37,903,215	113,779,889	33,857,905	185,541,009	185,330,215
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	37,903,215	113,779,889	33,857,905	185,541,009	185,330,215
4. Deduct: Recovered during year from reinsurance	1,376	904,111	10,968	916,455	1,674,845
5. Net payments (Line 3 minus Line 4)	37,901,839	112,875,778	33,846,937	184,624,554	183,655,370
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	30,884,482	75,926,985	21,593,299	128,404,766	110,929,869
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	29,471,398	64,540,923	16,917,543	110,929,864	104,814,287
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	39,314,923	124,261,840	38,522,693	202,099,456	189,770,952
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	3,120,400	9,282,819	2,623,725	15,026,944	13,989,971
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	42,435,323	133,544,659	41,146,418	217,126,400	203,760,923

**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	30,772,289	76,928,401	20,704,073	128,404,763	110,083,324
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	30,772,289	76,928,401	20,704,073	128,404,763	110,083,324
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	232,340,371	413,110,735	119,266,518	764,717,624	645,291,587
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		89,000	45,000	134,000	139,000
4.4 Net incurred but not reported	232,340,371	413,021,735	119,221,518	764,583,624	645,152,587
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	10,959,212	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6)(Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	903,947,599	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	947,506,887	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

(a) If the sum of Lines 3 + 8 + 9 is greater than Line 7, place a "0" in this Line.

**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 3 - EXPENSES**

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	440,437,858	79,128,336	90,054,680	609,620,874	9,130,657		33,482	618,785,013	568,468,250
1.2 Employee relations and welfare	58,869,462	18,127,071	9,794,082	86,790,615	1,332,805		1,785	88,125,205	94,327,614
1.3 Payroll taxes	33,088,101	10,000,335	6,340,272	49,428,708	780,685		992	50,210,385	43,598,038
1.4 Other personnel costs	1,531,274	260,087	18,903	1,810,264	3,026		3,173	1,816,463	1,559,221
1.5 Total personnel costs	533,926,695	107,515,829	106,207,937	747,650,461	11,247,173		39,432	758,937,066	707,953,123
2. Amounts paid to or retained by title agents	807,652	2,310,370,395	898,918,230	3,210,096,277				3,210,096,277	3,223,481,926
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	75,217,667	636,230	40,537	75,894,434	51,943			75,946,377	75,476,435
3.2 Surveys	2,838,639			2,838,639				2,838,639	1,472,908
3.3 Other	837,991	7,771	2,199	847,961				847,961	(1,151,221)
4. Advertising	8,317,090	1,460,993	323,876	10,101,959				10,101,959	9,690,857
5. Boards, bureaus and associations	3,094,253	869,520	614,760	4,578,533				4,578,533	3,778,722
6. Title plant rent and maintenance	5,953,906	73,619	3,813	6,031,338				6,031,338	12,442,861
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	16,945,723	5,309,687	18,684	22,274,094				22,274,094	15,246,581
9. Marketing and promotional expenses	21,293,447	3,591,382	9,985,098	34,869,927	60,912			34,930,839	33,880,321
10. Insurance	127,324	294,005	(63,832)	357,497				357,497	5,454,626
11. Directors' fees	40,322			40,322				40,322	85,200
12. Travel and travel items	18,556,917	7,186,485	3,418,918	29,162,320	15,177			29,177,497	23,530,640
13. Rent and rent items	19,404,709	11,014,564	74,117,381	104,536,654	1,362,442		2,704	105,901,800	87,946,423
14. Equipment	27,623,140	10,284,643	1,605,194	39,512,977	1,084			39,514,061	23,460,326
15. Cost or depreciation of EDP equipment and software	8,140,890	2,151,906	299,652	10,592,448	686,307			11,278,755	22,601,418
16. Printing, stationery, books and periodicals	16,006,663	5,297,664	2,875,637	24,179,964	22,759		(265)	24,202,458	18,977,847
17. Postage, telephone, messengers and express	27,543,270	9,060,263	5,105,748	41,709,281	1,543,781			43,253,062	40,199,115
18. Legal and auditing	80,395,036	29,562,200	18,268,015	128,225,251	35,366		95,463	128,356,080	121,732,827
19. Totals (Lines 1.5 to 18)	867,071,334	2,504,687,156	1,121,741,847	4,493,500,337	15,026,944		137,334	4,508,664,615	4,426,260,935
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	12,945,174	27,238,199	14,882,724	55,066,097				55,066,097	51,573,701
20.2 Insurance department licenses and fees	3,673,363	5,300,538	1,269,599	10,243,500				10,243,500	7,274,349
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	2,936,657	1,811,622	41,778	4,790,057			87,181	4,877,238	6,248,462
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	19,555,194	34,350,359	16,194,101	70,099,654			87,181	70,186,835	65,096,512
21. Real estate expenses	6,966,973	2,778,606	1,600,578	11,346,157			6,391,022	17,737,179	13,397,783
22. Real estate taxes	1,720,452	481,465	287,439	2,489,356			2,240,230	4,729,586	1,639,003
23. Aggregate write-ins for miscellaneous expenses	18,676,782	3,328,392	60,578	22,065,752				22,065,752	24,432,863
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	913,990,735	2,545,625,978	1,139,884,543	4,599,501,256	15,026,944		8,855,767 (a)	4,623,383,967	4,530,827,096
25. Less unpaid expenses - current year	156,775,456	61,373,742	29,448,312	247,597,510	1,100,000			248,697,510	317,959,263
26. Add unpaid expenses - prior year	207,488,489	71,708,245	38,635,048	317,831,782	823,000			318,654,782	252,523,930
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	964,703,768	2,555,960,481	1,149,071,279	4,669,735,528	14,749,944		8,855,767	4,693,341,239	4,465,391,763
<b>DETAILS OF WRITE-INS</b>									
2301. Miscellaneous/Other Expenses	1,175,426	276,188	33,413	1,485,027				1,485,027	1,027,682
2302. Amortization of Intangibles									
2303. Charitable Contributions	212,990	16,460		229,450				229,450	236,518
2398. Summary of remaining write-ins for Line 23 from overflow page	17,288,366	3,035,744	27,165	20,351,275				20,351,275	23,168,663
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	18,676,782	3,328,392	60,578	22,065,752				22,065,752	24,432,863

(a) Includes management fees of \$ 154,393. to affiliates and \$ 1,177,282. to non-affiliates.

**OPERATIONS AND INVESTMENT EXHIBIT  
PART 4 - NET OPERATING GAIN/LOSS EXHIBIT**

	1  Direct Operations	Agency Operations		4  Total (Cols. 1 + 2 + 3)	5  Other Operations	Totals	
		2  Non-affiliated Agency Operations	3  Affiliated Agency Operations			6  Current Year (Cols. 4 + 5)	7  Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	797,750,863	2,774,552,314	974,256,424	4,546,559,601		4,546,559,601	4,505,575,399
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	255,023,320			255,023,320		255,023,320	253,477,327
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	157,742,722	96,835	206,939	158,046,496		158,046,496	143,537,128
2. Aggregate write-ins for other operating income	1,464,471	1,690,693		3,155,164		3,155,164	2,289,860
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	1,211,981,376	2,776,339,842	974,463,363	4,962,784,581		4,962,784,581	4,904,879,714
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	42,435,323	133,544,659	41,146,418	217,126,400		217,126,400	203,760,923
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	913,990,735	2,545,625,978	1,139,884,543	4,599,501,256		4,599,501,256	4,512,631,262
6. Aggregate write-ins for other operating deductions	27,156			27,156		27,156	115,441
7. Total Operating Deductions (Lines 4 + 5 + 6)	956,453,214	2,679,170,637	1,181,030,961	4,816,654,812		4,816,654,812	4,716,507,626
8. Net operating gain or (loss) (Lines 3 minus 7)	255,528,162	97,169,205	(206,567,598)	146,129,769		146,129,769	188,372,088
<b>DETAILS OF WRITE-INS</b>							
0201. Service Contract Fees	100,000	1,502,253		1,602,253		1,602,253	427,979
0202. Miscellaneous Income		188,440		188,440		188,440	184,832
0203. Premiums Retained for Underwriter	1,289,471			1,289,471		1,289,471	1,602,049
0298. Summary of remaining write-ins for Line 2 from overflow page	75,000			75,000		75,000	75,000
0299. Totals (Lines 0201 through 0203 plus 0298)	1,464,471	1,690,693		3,155,164		3,155,164	2,289,860
0601. Loss (Gain) on Disposition of Fixed Assets	27,156			27,156		27,156	115,441
0602. Depreciation of Furniture and Fixtures							
0603. Amortization of Leasehold Improvements							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)	27,156			27,156		27,156	115,441

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 4,199,404	4,361,004
1.1 Bonds exempt from U.S. tax	(a) 1,953,447	1,823,823
1.2 Other bonds (unaffiliated)	(a) 1,782,213	2,255,422
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 347,714	2,295,631
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	79,412,134	79,412,134
2.21 Common stocks of affiliates	2,779,321	(14,277,511)
3. Mortgage loans	(c) 519,872	519,872
4. Real estate	(d) 14,660,526	14,660,526
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 40,333,630	40,471,263
7. Derivative instruments	(f)	
8. Other invested assets	7,832,666	7,832,666
9. Aggregate write-ins for investment income	20,396,984	20,400,542
10. Total gross investment income	174,217,911	159,755,372
11. Investment expenses		(g) 9,045,875
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 954,834
14. Depreciation on real estate and other invested assets		(i) 5,091,144
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		15,091,853
17. Net investment income (Line 10 minus Line 16)		144,663,519
<b>DETAILS OF WRITE-INS</b>		
0901. Other Investment Income	20,200,767	20,200,415
0902. Lease Income	70,400	70,400
0903. Promissory Notes		
0998. Summary of remaining write-ins for Line 9 from overflow page	125,817	129,727
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	20,396,984	20,400,542
1501. Miscellaneous		
1502. Accretion of Bonds		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		

- (a) Includes \$ 373,467 accrual of discount less \$ 284,492 amortization of premium and less \$ 131,429 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 43,142 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 2,917,368 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 486,064 accrual of discount less \$ 10,162 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 3,746,846 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 3,172,975 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Unrealized Increases (Decreases) by Adjustment	4 Total
1. U.S. Government bonds	(36,807)		614	(36,193)
1.1 Bonds exempt from U.S. tax	(5,987)			(5,987)
1.2 Other bonds (unaffiliated)				
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)				
2.11 Preferred stocks of affiliates			(2,418,843)	(2,418,843)
2.2 Common stocks (unaffiliated)	181,909		1,199,580	1,381,489
2.21 Common stocks of affiliates	158,841		(155,914,271)	(155,755,430)
3. Mortgage loans				
4. Real estate	(8,501)		(51,001)	(59,502)
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets	(1,159,805)	1,118,471	85,337,843	85,296,509
9. Aggregate write-ins for capital gains (losses)	878,365			878,365
10. Total capital gains (losses)	8,015	1,118,471	(71,846,078)	(70,719,592)

<b>DETAILS OF WRITE-INS</b>				
0901. Title Plants				
0902. Sale of Title Plant	400,000			400,000
0903. Adjustment to Prior Year Disposition of Other Assets				
0998. Summary of remaining write-ins for Line 9 from overflow page	478,365			478,365
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	878,365			878,365

**EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	269,924	402,390	132,466
2. Stocks (Schedule D):			
2.1 Preferred stocks	15,643,165	8,466,277	(7,176,888)
2.2 Common stocks	5,326,462	5,326,462	
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	484,371	495,839	11,468
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	6,911,132	7,255,531	344,399
4.2 Properties held for the production of income			
4.3 Properties held for sale	17,000		(17,000)
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)	118,670,562	57,386,589	(61,283,973)
8. Receivables for securities			
9. Aggregate write-ins for invested assets	542,839	8,333	(534,506)
10. Subtotals, cash and invested assets (Lines 1 to 9)	147,865,455	79,341,421	(68,524,034)
11. Title plants ( for Title insurers only )			
12. Investment income due and accrued	11,042	13,582	2,540
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	15,193,683	2,558,870	(12,634,813)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	113,405,354	109,036,747	(4,368,607)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	1,065,378	867,017	(198,361)
19. Furniture and equipment, including health care delivery assets	24,764,698	4,379,976	(20,384,722)
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	124,140,386	24,213,986	(99,926,400)
22. Health care and other amounts receivable	126,331	4,041	(122,290)
23. Aggregate write-ins for other than invested assets	218,072,348	260,436,340	42,363,992
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	644,644,675	480,851,980	(163,792,695)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	644,644,675	480,851,980	(163,792,695)

<b>DETAILS OF WRITE-INS</b>			
0901. Non-Admitted Long-Term Certificates of Deposits			
0902. Prepaid Surety Bond	162,839	8,333	(154,506)
0903. Notes Receivable	380,000		(380,000)
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	542,839	8,333	(534,506)
2301. Goodwill	69,362,419	57,027,845	(12,334,574)
2302. Other Non-Admitted Assets	137,982,711	192,108,774	54,126,063
2303. Other Assets	146,164	117,217	(28,947)
2398. Summary of remaining write-ins for Line 23 from overflow page	10,581,054	11,182,504	601,450
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	218,072,348	260,436,340	42,363,992

### FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2006	2 2005	3 2004	4 2003	5 2002
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)	931,728,852	874,172,988	684,821,575	618,669,313	478,351,304
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	2,857,823,524	2,846,927,907	2,476,869,716	2,284,781,228	1,726,231,069
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	1,000,273,373	992,151,832	893,725,114	981,245,639	793,470,754
4. Total	4,789,825,749	4,713,252,727	4,055,416,405	3,884,696,180	2,998,053,127
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	4,546,559,601	4,505,575,399	3,919,922,410	3,771,372,904	2,917,186,627
6. Escrow and settlement service charges (Part 1A, Line 2)	255,023,320	253,477,327	217,320,843	201,171,349	142,400,508
7. Title examinations (Part 1C, Line 1)	53,354,492	38,555,419	38,656,331	39,709,605	24,318,044
8. Searches and abstracts (Part 1C, Line 2)	92,080,022	93,250,495	85,290,673	73,948,332	61,100,052
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	12,611,982	11,731,214	13,218,589	19,265,389	4,496,400
11. Aggregate write-ins for other operating income (Page 4, Line 2)	3,155,164	2,289,860	1,687,991	3,435,858	1,834,072
12. Total operating income (Page 4, Line 3)	4,962,784,581	4,904,879,714	4,276,096,837	4,108,903,437	3,151,335,703
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	146,129,769	188,372,088	141,459,021	194,913,896	63,224,918
14. Net investment gain or (loss) (Line 11)	145,532,872	175,917,028	89,345,017	157,294,277	94,977,089
15. Total other income (Line 12)	48,287	53,443	111,734	47,009	43,911
16. Federal and foreign income taxes incurred (Line 14)	94,941,910	103,223,079	74,424,553	97,560,729	31,811,176
17. Net income (Line 15)	196,769,018	261,119,480	156,491,219	254,694,453	126,434,742
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	72,620,237	75,032,790	97,752,670	85,818,894	63,502,594
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	2,353,715,621	2,386,850,502	2,069,993,030	1,830,675,381	1,538,003,128
20. Known claims reserve (Page 3, Line 1)	128,404,763	110,929,869	103,164,288	85,028,511	71,046,418
21. Statutory premium reserve (Page 3, Line 2)	947,506,887	835,911,383	723,061,326	622,195,360	516,872,216
22. Total liabilities (Page 3, Line 21)	1,589,200,597	1,499,437,743	1,293,786,960	1,053,890,022	862,657,186
23. Capital paid up (Page 3, Lines 23 + 24)	224,247,899	223,708,599	223,672,499	222,749,998	222,694,898
24. Surplus as regards policyholders (Page 3, Line 30)	764,515,024	887,412,760	776,197,071	778,394,743	675,345,942
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)</b>					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
25. Bonds (Line 1)	11.8	9.3	10.8	10.0	7.7
26. Stocks (Lines 2.1 & 2.2)	32.9	29.8	31.1	28.7	39.5
27. Mortgage loans on real estate (Line 3.1 and 3.2)	2.6	2.2	2.6	2.8	2.8
28. Real estate (Lines 4.1, 4.2 & 4.3)	7.6	6.7	5.3	3.4	7.6
29. Cash, cash equivalents and short-term investments (Line 5)	38.8	46.8	46.2	50.6	39.5
30. Contract loans (Line 6)					X X X
31. Other invested assets (Line 7)	6.3	5.2	4.0	4.5	4.5
32. Receivable for securities (Line 8)					
33. Aggregate write-ins for invested assets (Line 9)					X X X
34. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
35. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
36. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)	37,076,849	37,076,849			
37. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	436,809,784	522,047,440	488,732,569	376,543,918	371,109,316
38. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
39. Affiliated mortgage loans on real estate					
40. All other affiliated			617,822	723,817	822,590
41. Total of above Lines 35 to 40	473,886,633	559,124,289	489,350,391	377,267,735	371,931,906
42. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 41 above divided by Page 3, Line 30, Col. 1 x 100.0)	62.0	63.0	63.0	48.5	55.1

**FIVE-YEAR HISTORICAL DATA**  
(Continued)

	1 2006	2 2005	3 2004	4 2003	5 2002
<b>Capital and Surplus Accounts</b> (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)	(71,846,078)	(21,957,306)	(145,842,919)	(22,342,918)	(19,790,698)
44. Change in nonadmitted assets (Line 21)	(95,220,908)	(69,699,675)	(109,195,455)	(22,771,516)	18,916,524
45. Dividends to stockholders (Line 28)	(1,441,255)	(308)	(2,400,336)	(101,740,308)	(114,043,556)
46. Change in surplus as regards policyholders for the year (Line 31)	(86,781,090)	145,819,876	11,705,935	131,442,681	102,832,833
<b>Losses Paid and Incurred</b> (Part 2A)					
47. Net payments (Line 5, Col. 4)	184,624,554	183,655,511	118,427,378	127,829,147	91,204,535
48. Losses and allocated LAE incurred (Line 8, Col. 4)	202,099,456	189,770,952	136,563,149	141,811,240	109,217,954
49. Unallocated LAE incurred (Line 9, Col. 4)	15,026,944	13,989,971	12,085,547	12,948,118	9,183,540
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	217,126,400	203,760,923	148,648,696	154,749,358	118,401,494
<b>Operating Expenses to Total Operating Income</b> (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
51. Personnel costs (Part 3, Line 1.5, Col. 4)	16.2	14.1	14.8	13.7	15.5
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	63.8	64.9	66.2	61.6	67.5
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	12.8	11.9	12.2	16.2	11.2
54. Total (Lines 51 to 53)	92.8	90.9	93.2	91.5	94.2
<b>Operating Percentages</b> (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	4.3	4.1	3.5	3.7	3.8
56. Operating expenses incurred (Line 5)	92.8	90.9	93.2	91.5	94.2
57. Aggregate write-ins for other operating deductions (Line 6)				(0.0)	
58. Total operating deductions (Line 7)	97.1	95.0	96.7	95.3	98.0
59. Net operating gain or (loss) (Line 8)	2.9	5.0	3.3	4.7	2.0
<b>Other Percentages</b> (Line item divided by Part 1B, Line 1.4 x 100.0)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	4.7	4.4	3.7	4.0	3.9
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	98.7	97.6	99.2	96.8	99.0

**SCHEDULE P - PART 1 - SUMMARY**  
 (\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	6,687,472	37,323	920,520	34,098	7,611,217	508,463		597	331,012		
2. 1997	5,343,011	1,180,262	4,083	118,026	3,673	1,298,698	37,131		1,326	29,222		
3. 1998	7,173,325	1,701,066	4,406	145,077	5,894	1,844,655	43,568		1,078	31,459		
4. 1999	8,261,168	1,853,944	4,366	130,247	5,179	1,983,378	53,914		1,211	30,596		
5. 2000	6,422,479	1,732,671	3,976	135,763	7,810	1,864,600	52,908		752	33,682		
6. 2001	4,665,781	2,308,157	4,542	195,255	5,413	2,502,541	65,862			32,259		
7. 2002	4,805,785	2,998,053	4,844	232,315	4,184	3,231,028	58,986			31,839		
8. 2003	5,717,868	3,884,696	4,844	334,095	5,458	4,218,177	66,531			32,279		
9. 2004	5,628,911	4,055,416	8,166	354,486	11,036	4,407,032	78,919			27,907		
10. 2005	5,163,251	4,713,253	11,587	455,533	7,164	5,173,209	77,897			20,028		
11. 2006	4,226,629	4,789,826	11,576	481,458	8,322	5,274,538	18,903			3,118		
12. Totals	X X X	35,904,816	99,713	3,502,775	98,231	39,409,073	1,063,082		4,964	603,401		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	10,462	64,399	903,277	62,481	4,684			20,812		16	611
2. 1997	1,174	7,952	72,979	6,208	1,137			5,402		2	85
3. 1998	1,314	8,014	81,963	7,996	3,240			10,185		5	164
4. 1999	1,731	7,228	90,527	8,502	3,773			14,677		92	258
5. 2000	1,959	7,122	92,960	8,344	4,524			18,651		5	332
6. 2001	2,678	7,705	105,826	8,994	6,751			23,698		8	363
7. 2002	868	7,966	98,791	10,385	13,422			43,530		1	697
8. 2003	1,375	7,708	106,518	11,691	16,312			77,430		2	1,176
9. 2004	291	6,619	113,445	11,466	28,041			118,671		1	2,068
10. 2005	168	5,105	103,030	8,879	33,152			180,939		1	2,638
11. 2006	11	1,632	23,653	2,936	13,369			250,723		1	2,567
12. Total	22,031	131,450	1,792,969	147,882	128,405			764,718		134	10,959

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage For Time Value of Money ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior	26,091	961	864,971		613	864,358	0.122	0.122	X X X			26,091
2. 1997	6,622	246	72,892		1,328	71,564	0.062	0.061	0.015			6,622
3. 1998	13,584	431	88,452		1,083	87,369	0.052	0.052	0.013			13,584
4. 1999	18,616	578	102,960		1,303	101,657	0.056	0.055	0.013			18,616
5. 2000	23,502	701	109,765		757	109,008	0.063	0.062	0.018			23,502
6. 2001	30,804	993	128,570		8	128,562	0.055	0.055	0.029			30,804
7. 2002	57,648	1,540	147,777		1	147,776	0.048	0.048	0.033			57,648
8. 2003	94,916	2,375	192,552		2	192,550	0.048	0.048	0.035			94,916
9. 2004	148,779	3,431	253,538		1	253,537	0.059	0.060	0.047			148,779
10. 2005	216,728	4,278	312,016		1	312,015	0.062	0.062	0.062			216,728
11. 2006	266,658	2,181	286,113		1	286,112	0.055	0.055	0.069			266,658
12. Total	903,948	17,715	2,559,606		5,098	2,554,508	X X X	X X X	X X X		X X X	903,948

**SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY**  
 (\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	752,894	10,225	393,641	9,832	1,146,928	186,843		100	126,261		
2. 1997	1,048,756	230,338	4,073	116,959	3,433	347,937	7,717			2,882		
3. 1998	1,782,224	281,271	4,398	143,249	3,749	425,169	11,465			7,305		
4. 1999	1,351,191	268,707	4,347	128,914	3,234	398,734	16,296			5,554		
5. 2000	1,151,652	262,781	3,885	134,705	5,476	395,895	17,226			6,598		
6. 2001	191,663	365,412	4,540	193,614	3,963	559,603	12,321			5,641		
7. 2002	200,193	478,351	3,038	231,871	2,468	710,792	17,329			5,725		
8. 2003	259,583	618,669	4,844	333,463	4,093	952,883	23,665			7,815		
9. 2004	282,938	684,822	8,166	353,817	9,333	1,037,472	24,531			6,922		
10. 2005	306,279	874,173	11,384	454,772	3,819	1,336,510	19,696			3,586		
11. 2006	303,321	931,729	11,576	480,796	5,743	1,418,358	5,381			518		
12. Totals	X X X	5,749,147	70,476	2,965,801	55,143	8,730,281	342,470		100	178,807		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	523	16,823	329,827	17,055	704			5,282			195
2. 1997		1,305	11,904	1,062	124			753			34
3. 1998	15	1,174	19,944	1,517	440			3,094			43
4. 1999	13	1,565	23,415	1,769	1,140			8,114			98
5. 2000	20	1,611	25,435	1,791	454			3,668			63
6. 2001	3	1,693	19,655	2,129	1,460			11,195			94
7. 2002	2	2,070	25,124	2,754	2,777			17,187			249
8. 2003	4	2,035	33,515	2,979	6,039			42,496			416
9. 2004	1	1,456	32,909	2,869	6,571			53,181			303
10. 2005	2	1,061	24,343	1,783	6,955			54,309			452
11. 2006		333	6,232	592	4,108			33,061			544
12. Total	583	31,126	552,303	36,300	30,772			232,340			2,491

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20-21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols.29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	6,181	176	319,090		100	318,990	0.293	0.293	X X X		6,181	
2. 1997	911	30	11,476			11,476	0.037	0.037	0.012		911	
3. 1998	3,577	52	22,304			22,304	0.055	0.055	0.013		3,577	
4. 1999	9,352	92	31,104			31,104	0.082	0.082	0.024		9,352	
5. 2000	4,185	128	27,946			27,946	0.075	0.075	0.026		4,185	
6. 2001	12,749	198	30,617			30,617	0.058	0.058	0.169		12,749	
7. 2002	20,213	369	43,018			43,018	0.064	0.064	0.226		20,213	
8. 2003	48,951	623	80,015			80,015	0.087	0.087	0.318		48,951	
9. 2004	60,055	807	91,205			91,205	0.090	0.090	0.329		60,055	
10. 2005	61,716	771	84,546			84,546	0.065	0.064	0.281		61,716	
11. 2006	37,713	402	43,068			43,068	0.031	0.031	0.145		37,713	
12. Total	265,603	3,648	784,389			784,289	X X X	X X X	X X X		X X X	265,603

**SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS**  
 (\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	2,362,424	219	3,670	5,112	2,361,201	321,366		30	205,071		
2. 1997	4,484,716	949,849	10	1,067	240	950,686	29,357			26,399		
3. 1998	5,391,679	1,419,794	4	1,828	2,145	1,419,481	32,018			24,246		
4. 1999	6,910,459	1,585,236	2	1,333	1,945	1,584,626	37,495			25,170		
5. 2000	5,271,192	1,469,890	1	1,058	2,334	1,468,615	35,630			27,138		
6. 2001	4,527,091	1,942,745		1,641	1,450	1,942,936	53,492			26,668		
7. 2002	5,058,967	2,519,702		444	1,717	2,518,429	41,650			26,121		
8. 2003	5,458,364	3,266,027		632	1,365	3,265,294	42,849			24,480		
9. 2004	5,345,787	3,370,595		669	1,703	3,369,561	54,379			20,995		
10. 2005	4,858,036	3,839,080		761	3,345	3,836,496	58,198			16,446		
11. 2006	3,912,841	3,858,097	5	662	2,579	3,856,185	13,523			2,600		
12. Totals	X X X	26,583,439	241	13,765	23,935	26,573,510	719,957		30	425,334		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	9,939	44,690	571,097	45,349	3,976			15,530		16	412
2. 1997	1,174	6,196	61,952	5,134	1,011			4,649		2	53
3. 1998	1,301	6,315	62,579	6,460	2,800			7,091		5	122
4. 1999	1,718	5,124	67,789	6,731	2,633			6,563		92	159
5. 2000	1,939	5,131	67,899	6,539	4,070			14,983		5	266
6. 2001	2,675	5,399	85,559	6,845	5,296			12,503		8	267
7. 2002	866	5,144	72,915	7,569	10,644			26,343		1	439
8. 2003	1,371	4,749	72,078	8,634	10,270			34,934		2	737
9. 2004	290	4,625	79,999	8,537	21,462			65,490		1	1,719
10. 2005	166	3,803	78,447	7,096	26,192			126,630		1	2,138
11. 2006	11	1,192	17,315	2,344	9,278			217,661		1	2,156
12. Total	21,450	92,368	1,237,629	111,238	97,632			532,377		134	8,468

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	19,902	811	545,943		46	545,897	0.250	0.250	X X X		19,902	
2. 1997	5,711	216	61,416		2	61,414	0.071	0.071	0.015		5,711	
3. 1998	10,008	378	66,155		5	66,150	0.051	0.051	0.013		10,008	
4. 1999	9,263	486	71,861		92	71,769	0.049	0.049	0.011		9,263	
5. 2000	19,314	573	81,821		5	81,816	0.059	0.059	0.017		19,314	
6. 2001	18,058	793	97,959		8	97,951	0.053	0.053	0.023		18,058	
7. 2002	37,425	1,174	104,758		1	104,757	0.044	0.044	0.022		37,425	
8. 2003	45,939	1,755	112,533		2	112,531	0.036	0.036	0.022		45,939	
9. 2004	88,670	2,618	162,326		1	162,325	0.050	0.050	0.032		88,670	
10. 2005	154,959	3,509	227,466		1	227,465	0.061	0.061	0.048		154,959	
11. 2006	229,094	1,776	243,062		1	243,061	0.064	0.064	0.063		229,094	
12. Total	638,343	14,089	1,775,300		164	1,775,136	X X X	X X X	X X X		X X X	638,343

## SCHEDULE P-PART 2 POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 omitted) Including Known Claims and IBNR on Unreported Claims									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	300,222	301,983	306,816	304,155	302,388	301,657	303,675	297,738	299,583	299,250
2. 1987	57,852	58,752	59,706	60,359	59,352	59,593	64,520	65,446	66,024	65,581
3. 1988	71,687	72,436	72,622	71,314	70,522	69,936	70,196	66,870	67,319	67,108
4. 1989	66,673	67,075	67,813	67,988	66,868	66,182	66,223	71,165	71,555	71,262
5. 1990	62,306	63,957	58,498	56,816	55,491	54,034	54,921	55,584	56,141	56,485
6. 1991	45,439	46,044	40,357	39,569	40,730	38,239	38,442	41,000	41,350	41,279
7. 1992	47,113	46,135	32,322	31,099	31,883	31,713	31,665	32,345	32,805	33,669
8. 1993	65,967	67,743	50,411	48,483	48,158	47,149	48,176	45,570	45,933	46,263
9. 1994	73,155	71,615	56,433	55,779	55,739	54,789	55,280	56,247	55,417	54,876
10. 1995	62,557	63,974	59,197	53,997	53,975	55,799	55,699	56,270	58,294	57,529
11. 1996	61,483	67,118	58,088	58,488	58,418	59,810	60,265	59,641	60,352	61,600
12. 1997	67,715	69,014	62,509	65,444	68,202	65,761	69,768	71,883	72,699	70,628
13. 1998	X X X	89,697	81,317	82,502	83,977	81,734	84,868	81,375	82,587	83,359
14. 1999	X X X	X X X	86,581	88,842	93,449	94,870	97,110	99,481	101,254	101,416
15. 2000	X X X	X X X	X X X	90,758	99,413	92,814	99,038	105,513	109,930	108,467
16. 2001	X X X	X X X	X X X	X X X	123,465	110,319	101,972	112,014	124,544	126,785
17. 2002	X X X	X X X	X X X	X X X	X X X	136,137	136,746	135,269	142,850	144,716
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	161,618	169,310	179,007	188,518
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	195,674	236,023	244,442
20. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	306,512	298,232
21. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	261,351

## SCHEDULE P-PART 2A POLICY YEAR PAID LOSS AND ALAE

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior	291,750	294,113	295,821	297,084	298,336	299,245	300,366	301,586	303,026	303,701	9,592	10,834
2. 1987	52,825	53,730	54,592	55,593	56,157	56,757	62,704	63,011	63,457	63,360	1,471	2,044
3. 1988	64,706	66,249	66,815	67,256	68,145	68,323	68,683	68,855	69,148	69,253	1,523	2,268
4. 1989	57,538	59,550	61,085	63,588	64,030	64,261	64,582	65,058	65,199	65,348	1,536	2,586
5. 1990	50,330	53,185	56,635	52,201	52,416	51,882	52,888	53,678	54,188	54,689	1,377	2,443
6. 1991	30,783	32,402	34,221	35,266	36,474	36,559	36,779	37,629	37,881	38,056	1,088	2,035
7. 1992	23,127	24,867	26,137	26,824	28,190	29,128	29,720	30,208	30,758	31,672	1,253	2,240
8. 1993	30,655	35,629	38,909	40,576	42,157	42,758	43,620	44,718	45,374	45,985	1,444	2,862
9. 1994	34,954	37,935	40,862	44,666	47,692	49,203	50,693	51,801	52,171	52,597	1,619	3,162
10. 1995	23,920	28,813	37,344	40,590	44,107	47,824	48,819	50,135	51,304	52,559	1,585	3,154
11. 1996	12,700	22,878	30,920	37,610	43,467	47,423	51,858	53,364	55,063	56,840	1,707	3,421
12. 1997	6,832	14,716	25,474	36,867	44,420	48,822	57,685	62,200	64,508	64,450	2,003	3,987
13. 1998	X X X	5,719	19,768	33,547	44,060	52,102	63,253	67,612	70,785	73,970	2,628	4,981
14. 1999	X X X	X X X	7,622	22,210	34,935	50,959	66,063	74,032	78,020	83,221	2,640	5,314
15. 2000	X X X	X X X	X X X	8,749	25,067	43,611	61,541	70,947	79,538	85,682	2,700	4,970
16. 2001	X X X	X X X	X X X	X X X	17,252	29,200	49,734	67,516	88,224	98,081	3,002	5,023
17. 2002	X X X	X X X	X X X	X X X	X X X	15,115	42,466	60,946	79,149	90,617	3,662	5,110
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	13,827	44,404	71,448	98,734	3,627	5,511
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,997	65,391	104,710	2,879	4,972
20. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,687	97,819	1,614	2,982
21. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,022	237	515

### SCHEDULE P-PART 2B POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	2,280	2,276	1,629	1,371	1,392	1,270	1,478	1,254	1,059	646
2. 1987	1,441	1,683	1,834	2,473	2,460	2,210	1,385	502	488	224
3. 1988	1,619	1,255	697	1,104	582	461	301	301	269	204
4. 1989	1,997	1,003	878	468	320	194	155	106	227	172
5. 1990	1,257	1,107	586	645	496	569	641	438	348	394
6. 1991	1,179	1,383	771	716	550	285	327	206	380	106
7. 1992	1,742	1,046	862	555	543	751	655	484	330	397
8. 1993	2,973	2,951	1,798	1,721	1,149	1,411	1,452	715	383	413
9. 1994	3,777	4,227	3,143	2,902	1,509	1,507	1,334	1,236	919	645
10. 1995	5,136	5,250	3,748	2,998	1,392	1,252	1,215	1,034	1,091	809
11. 1996	5,241	6,023	5,835	4,841	3,823	4,045	2,815	1,943	1,257	638
12. 1997	3,011	5,307	5,868	4,622	4,481	4,009	4,093	2,293	1,528	1,127
13. 1998	X X X	4,562	8,063	7,603	7,991	6,823	5,758	4,324	3,840	3,151
14. 1999	X X X	X X X	4,270	8,824	11,709	10,433	8,721	6,196	5,979	3,715
15. 2000	X X X	X X X	X X X	3,644	8,299	11,858	10,643	8,020	6,890	4,507
16. 2001	X X X	X X X	X X X	X X X	4,063	10,569	17,475	14,656	9,072	6,699
17. 2002	X X X	X X X	X X X	X X X	X X X	6,341	14,387	18,065	15,000	13,380
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	10,632	20,405	17,964	16,264
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,381	26,910	27,958
20. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,155	33,036
21. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,219

### SCHEDULE P-PART 2C POLICY YEAR BULK RESERVES ON KNOWN CLAIMS

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 omitted) Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior				18	16	14	8	2	3	2
2. 1987				3	2	2	6	6	1	
3. 1988				6	5	4	2	1	1	1
4. 1989				7	7	4	3	1	1	1
5. 1990				6	6	6	4	2	2	1
6. 1991	8			5	4	5	3	2	4	2
7. 1992	10	17		3	3	6	6	2	4	3
8. 1993	20	25	22	8	9	11	9	4	4	3
9. 1994	20	35	27	9	9	12	11	6	8	3
10. 1995	140	135	83	14	13	13	14	7	11	6
11. 1996	85	115	83	27	20	23	20	10	14	10
12. 1997	75	90	126	40	27	31	37	27	17	10
13. 1998	X X X	231	202	145	147	151	131	106	99	89
14. 1999	X X X	X X X	228	156	114	98	87	66	68	60
15. 2000	X X X	X X X	X X X	166	99	61	56	34	45	21
16. 2001	X X X	X X X	X X X	X X X	271	127	111	53	70	53
17. 2002	X X X	X X X	X X X	X X X	X X X	229	181	112	59	42
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	233	78	104	47
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	144	146	82
20. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	273	116
21. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	216

**SCHEDULE P-PART 2D  
POLICY YEAR IBNR RESERVES**

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior	6,214	5,556	9,287	5,593	2,553	1,031	2,013	1,569	2,722	2,330
2. 1987	3,586	3,294	3,280	2,290	733	624	479	840	987	943
3. 1988	5,362	4,932	5,110	2,948	1,790	1,163	1,430	1,302	1,486	1,266
4. 1989	7,153	6,538	5,866	3,940	2,512	1,724	1,648	1,447	1,523	1,127
5. 1990	10,676	9,665	1,277	3,964	2,573	1,562	1,534	1,461	1,553	1,392
6. 1991	13,468	12,258	5,364	3,582	3,702	1,390	1,434	1,208	1,151	1,172
7. 1992	22,241	20,204	5,422	3,717	3,146	1,826	1,388	1,092	1,208	1,059
8. 1993	32,321	29,137	9,681	6,178	4,843	2,968	3,193	1,671	1,770	1,445
9. 1994	34,437	29,419	12,401	8,202	6,528	4,068	3,447	3,464	2,492	2,031
10. 1995	33,359	29,777	18,023	10,567	8,557	6,712	5,859	3,593	4,497	2,875
11. 1996	43,457	38,103	21,251	16,013	11,108	8,329	5,753	5,081	4,817	5,156
12. 1997	57,798	48,896	31,041	23,949	18,293	12,909	8,383	7,357	6,595	5,400
13. 1998	X X X	79,205	53,285	41,281	31,875	22,764	16,923	13,011	11,599	10,179
14. 1999	X X X	X X X	74,458	57,779	47,002	33,482	23,352	19,096	16,908	14,585
15. 2000	X X X	X X X	X X X	78,221	66,302	37,574	27,681	26,636	23,499	18,646
16. 2001	X X X	X X X	X X X	X X X	101,919	70,437	35,669	30,500	27,447	23,690
17. 2002	X X X	X X X	X X X	X X X	X X X	114,575	82,918	57,916	50,606	43,529
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	141,987	108,729	90,709	77,428
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	162,760	146,977	118,671
20. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	247,233	180,938
21. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	250,722

**SCHEDULE P-PART 3  
INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year End (\$000 omitted)									
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	689,944	691,175	698,609	698,586	699,913	697,705	700,275	700,880	701,504	700,684
2. 1997	33,119	43,115	49,054	52,174	53,012	53,413	53,588	53,385	53,577	53,011
3. 1998	X X X	34,307	46,399	54,303	57,630	60,090	64,093	66,823	67,126	67,676
4. 1999	X X X	X X X	43,461	55,701	61,513	64,729	64,526	63,943	63,780	64,033
5. 2000	X X X	X X X	X X X	47,788	66,183	78,102	79,217	79,746	79,298	78,861
6. 2001	X X X	X X X	X X X	X X X	60,265	75,986	90,388	91,169	90,709	92,996
7. 2002	X X X	X X X	X X X	X X X	X X X	68,437	96,360	105,542	107,587	108,746
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	94,946	115,405	129,730	132,636
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	106,488	133,975	148,887
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	154,574	192,847
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	138,977

**SCHEDULE P-PART 3A  
PAID LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior	659,978	676,588	689,326	691,151	695,754	694,161	698,472	699,470	700,701	699,986	19,885	26,334
2. 1997	20,171	34,655	43,856	48,500	50,748	52,386	52,810	52,939	53,440	53,098	1,744	3,037
3. 1998	X X X	19,861	36,980	48,862	55,019	57,566	63,891	65,695	66,610	66,830	2,083	3,560
4. 1999	X X X	X X X	27,293	46,868	55,649	59,955	62,693	63,317	63,658	64,236	2,309	3,954
5. 2000	X X X	X X X	X X X	29,874	51,516	66,093	73,949	76,322	76,644	77,292	2,687	4,859
6. 2001	X X X	X X X	X X X	X X X	40,791	63,212	81,684	88,022	89,331	92,203	2,944	5,049
7. 2002	X X X	X X X	X X X	X X X	X X X	43,664	79,004	92,697	99,472	103,331	3,608	6,168
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	52,726	89,569	112,834	122,801	4,258	6,543
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,401	109,797	132,593	4,307	8,132
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	105,687	154,440	3,878	7,946
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91,023	1,500	4,816

**SCHEDULE P-PART 3B  
LOSS AND ALAE CASE BASIS RESERVES  
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	18,747	15,346	9,081	7,451	4,639	3,597	1,848	1,365	751	462
2. 1997	12,824	8,452	5,189	3,773	1,663	1,605	1,034	641	316	131
3. 1998	X X X	14,229	9,750	5,949	3,515	3,208	2,557	1,446	846	1,180
4. 1999	X X X	X X X	15,892	9,521	5,560	4,463	2,556	1,366	917	540
5. 2000	X X X	X X X	X X X	17,692	16,034	10,821	6,564	3,714	2,916	1,823
6. 2001	X X X	X X X	X X X	X X X	19,158	13,918	8,977	4,095	2,330	1,870
7. 2002	X X X	X X X	X X X	X X X	X X X	26,374	17,662	12,348	7,673	3,823
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	42,267	23,564	14,842	7,897
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,017	29,403	21,851
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,076	38,798
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,327

**SCHEDULE P-PART 3C  
BULK RESERVES ON KNOWN CLAIMS  
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	233	262	147	27	1	1	1	1	1	1
2. 1997	125	100	90	40	30					
3. 1998	X X X	210	216	161	134	108	90	90	76	76
4. 1999	X X X	X X X	318	160	136	124	80	45	42	42
5. 2000	X X X	X X X	X X X	225	145	94	74	27		
6. 2001	X X X	X X X	X X X	X X X	306	188	124	64	57	17
7. 2002	X X X	X X X	X X X	X X X	X X X	282	202	95	80	32
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	351	150	120	63
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	190	200	95
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	359	158
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	285

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**  
**Allocated by States and Territories**

States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid	
			3 Direct Operations	Agency Operations							
				4 Non-affiliated Agencies	5 Affiliated Agencies						
1. Alabama	AL	YES R	1,155,854	22,321,400	171,307	1,649,217	23,011,351	1,237,975	1,297,266	280,170	
2. Alaska	AK	YES AI	375,543	2,171,138	14,420,005	190,494	16,837,794	393,445	328,793	187,574	
3. Arizona	AZ	YES AI	105,903,937	82,197,182	25,893,188	47,622,228	208,041,576	4,794,291	6,948,068	4,195,098	
4. Arkansas	AR	YES R	376,747	14,680,805	11,272	390,598	14,462,344	1,270,144	1,478,746	759,319	
5. California	CA	YES AI	52,131,431	441,750,928	455,100,929	37,488,610	929,657,325	30,558,491	34,161,664	22,536,218	
6. Colorado	CO	YES AI	1,108,612	134,596,235	400,577	1,288,733	133,299,912	6,139,518	7,609,839	3,111,657	
7. Connecticut	CT	YES R	2,641,376	50,435,955	276,536	834,329	51,764,860	1,550,654	1,839,712	1,419,439	
8. Delaware	DE	YES R	5,715,893	12,026,242	88,214	3,412,477	17,351,983	83,225	97,342	161,826	
9. Dist. Columbia	DC	YES R	7,286,330	21,539,639	48,798	2,705,643	28,228,240	1,380,641	1,665,453	920,942	
10. Florida	FL	YES R	87,705,457	372,956,916	45,606,350	48,685,742	494,670,269	12,842,540	14,480,733	5,596,130	
11. Georgia	GA	YES R	4,619,163	58,065,638	455,250	3,733,855	61,389,875	5,405,940	4,140,934	4,331,814	
12. Hawaii	HI	YES R	1,041,702	12,579,802	23,681,709	207,576	36,146,200	941,581	1,485,546	2,013,743	
13. Idaho	ID	YES AI	1,933,071	20,295,418	23,292,018	990,456	44,536,468	779,286	967,301	855,897	
14. Illinois	IL	YES R	9,149,107	60,387,438	19,712,163	7,721,024	87,536,600	6,948,179	8,789,984	5,912,709	
15. Indiana	IN	YES R	6,658,078	19,075,441	6,646,098	7,028,858	31,553,753	2,591,998	2,493,382	980,418	
16. Iowa	IA	YES		6,270			6,371			292	
17. Kansas	KS	YES	904,496	7,349,935	8,106,178	507,693	15,177,885	334,899	203,223	201,309	
18. Kentucky	KY	YES R	1,909,585	11,702,451	910,733	3,106,077	14,145,875	1,742,572	1,661,718	215,208	
19. Louisiana	LA	YES R	823,401	39,876,389	142,614	3,400,777	39,965,530	1,430,216	1,476,421	852,361	
20. Maine	ME	YES R	83,610	17,077,908	1,919,843	196,127	18,635,222	971,714	834,324	434,544	
21. Maryland	MD	YES R	4,518,533	74,650,943	11,916,142	3,159,976	88,649,089	4,705,247	5,887,719	2,917,485	
22. Massachusetts	MA	YES R	1,519,734	113,456,862	490,683	3,111,905	112,742,819	5,346,992	5,919,903	1,328,202	
23. Michigan	MI	YES AI	20,573,316	86,436,792	50,178,116	18,530,081	153,495,216	14,427,164	14,730,076	3,138,965	
24. Minnesota	MN	YES R	4,194,183	13,482,180	3,807,975	10,071,344	20,807,421	1,705,783	2,221,328	1,928,138	
25. Mississippi	MS	YES R	1,914,928	10,278,497	42,058	8,203,846	11,814,303	1,774,217	1,463,885	1,021,746	
26. Missouri	MO	YES R	806,311	15,856,358	3,053,912	2,853,506	17,268,289	3,106,024	7,942,553	6,997,208	
27. Montana	MT	YES AI	233,533	11,549,201	9,916,670	141,518	21,232,216	953,517	721,437	281,637	
28. Nebraska	NE	YES AI	113,316	6,697,719	3,061,210	231,576	9,651,603	228,740	288,495	177,509	
29. Nevada	NV	YES AI	47,961,857	40,057,422	4,565,536	19,276,956	90,547,955	323,353	119,195	576,926	
30. New Hampshire	NH	YES R	167,727	15,021,236	653,640	268,843	15,460,524	1,178,010	868,341	161,711	
31. New Jersey	NJ	YES AI	1,466,122	125,624,725	16,014,087	2,140,552	139,099,063	7,549,723	7,489,273	2,513,966	
32. New Mexico	NM	YES AI	18,326,964	10,841,817	4,193,681	4,687,350	32,545,413	2,028,882	2,894,120	1,391,513	
33. New York	NY	YES	80,680,806	190,977,152	18,102,527	31,712,936	283,921,089	10,756,175	9,371,181	10,759,518	
34. No. Carolina	NC	YES R	4,733,179	37,010,262	362,167	2,421,565	38,440,630	2,248,638	2,583,798	651,896	
35. No. Dakota	ND	YES R	49,041	1,293,579	7,954	17,856	1,323,167	31,466	29,837	1,371	
36. Ohio	OH	YES R	10,416,604	101,326,476	26,969,170	7,398,712	135,674,957	4,068,696	2,906,022	4,505,901	
37. Oklahoma	OK	YES R	5,323,615	12,462,608	3,302,264	10,756,932	20,595,074	645,389	790,278	657,362	
38. Oregon	OR	YES AI	59,649,622	8,857,107	11,548,263	34,839,435	78,670,506	2,947,016	2,402,440	2,093,315	
39. Pennsylvania	PA	YES AI	19,316,044	134,973,060	8,477,964	11,322,074	159,087,559	2,912,683	2,372,272	2,461,349	
40. Rhode Island	RI	YES R	1,091,797	13,864,715	409,388	595,198	15,180,046	163,995	261,654	2,306,654	
41. So. Carolina	SC	YES R	220,382	22,889,260	112,632	746,432	22,811,926	1,187,409	1,193,058	566,351	
42. So. Dakota	SD	YES AI	153,115	3,743,959	19,690	72,151	3,839,075	77,943	41,379	7,839	
43. Tennessee	TN	YES R	3,831,433	24,609,799	367,030	3,987,877	28,083,875	1,518,031	971,626	796,868	
44. Texas	TX	YES AI	121,495,620	109,326,754	99,199,080	5,284,570	323,369,256	9,433,686	9,656,186	4,324,111	
45. Utah	UT	YES AI	9,444,798	81,071,673	36,695,891	4,088,873	124,625,060	3,478,145	2,553,024	1,059,129	
46. Vermont	VT	YES R	51,662	3,680,521	21,168	74,921	3,667,753	535,457	289,758	81,981	
47. Virginia	VA	YES R	3,414,207	97,712,468	2,548,728	3,981,774	100,435,699	1,798,588	4,494,420	3,792,194	
48. Washington	WA	YES AI	60,348,866	21,154,681	42,503,440	45,314,643	122,178,010	4,753,966	5,054,929	2,336,317	
49. West Virginia	WV	YES R	136,522	5,863,603	56,471	241,052	5,920,371	183,617	209,749	118,285	
50. Wisconsin	WI	YES R	8,964,256	30,530,943	2,508,832	5,516,600	40,769,116	1,106,153	1,570,664	678,378	
51. Wyoming	WY	YES AI	1,430,825	2,162,350	12,283,222	376,070	15,536,859	272,488	260,687	45,645	
52. American Samoa	AS	NO									
53. Guam	GU	YES R		278,356			272,483	129,703	166,218	251,359	
54. Puerto Rico	PR	YES R		8,011,999			7,858,110	1,050,404	581,263	375,738	
55. U.S. Virgin Islands	VI	YES R		189,119			185,129	79,233	94,690	206,602	
56. Northern Mariana Islands	MP	NO									
57. Canada	CN	YES R	108,488,010			14,190	18,847,380	9,540,814	9,201,008	9,432,916	
58. Aggregate Other Alien	OT	X X X	X X X	39,168,531	20,786,198		68,872,401	15,533,127	1,896,353	2,536,541	3,492,010
59. Totals	(a) 54	X X X		931,728,852	2,857,823,524	1,000,273,373	481,474,229	4,546,559,601	185,541,009	202,099,456	128,404,763

DETAILS OF WRITE-INS											
5801. Mexico		X X X		3,377,526			467,924	3,281,340	419,116	407,630	182,866
5802. United Kingdom		X X X		22,364,279	17,094,340		64,116,420		407,822	415,284	197,318
5803. Australia		X X X		3,950,693			4,287,993		859,167	1,401,702	2,746,122
5898. Summary of remaining write-ins for Line 58 from overflow page		X X X	X X X	9,476,033	3,691,858		64	12,251,787	210,248	311,925	365,704
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)		X X X	X X X	39,168,531	20,786,198		68,872,401	15,533,127	1,896,353	2,536,541	3,492,010

(a) Insert the number of yes responses except for Canada and Other Alien.

(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

**OVERFLOW PAGE FOR WRITE-INS**

**Page 2 - Continuation  
ASSETS**

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets

**REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS**

0904. Interest Receivable	380,000	380,000		
0905.				
0906.				
0907.				
0908.				
0909.				
0910.				
0911.				
0912.				
0913.				
0914.				
0915.				
0916.				
0917.				
0918.				
0919.				
0920.				
0921.				
0922.				
0923.				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 2, Line 0998)	380,000	380,000		

**REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS**

2304. Other Non-Admitted Assets	137,982,711	137,982,711		
2305. Other Identifiable Intangibles				
2306. Leasehold Improvements	3,542,299	3,542,299		
2307. Title Plant Improvements				
2308. Cash Surrender Value	149,645		149,645	145,791
2309. Recoupment Receivable				
2310. Other Receivables	189,710	189,710		
2311. Prepaid Retirement	3,190,043	3,190,043		
2312. Notes on Premium	417,528		417,528	853,809
2313. State Tax and Premium Tax Reserve				
2314. Other Deposits	17,090	17,090		
2315. Properties Held for Sale	74,147	74,147		
2316. Ground Rents				
2317. Loans on Personal Security				
2318. Agreements				
2319. Policy Forms				
2320. Life Insurance				
2321. Software Inventory				
2322. Suspense				
2323. Automobile				
2324. Investments	3,572,173	181,726	3,390,447	
2325. Other Write-Ins	1,000		1,000	1,000
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	149,136,346	145,177,726	3,958,620	1,000,600

**OVERFLOW PAGE FOR WRITE-INS**

**Page 3 - Continuation  
LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
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**REMAINING WRITE-INS AGGREGATED AT LINE 3 FOR OTHER RESERVES REQUIRED BY LAW**

0304. Reserve for Losses		
0305.		
0306.		
0307.		
0308.		
0309.		
0310.		
0311.		
0312.		
0313.		
0314.		
0315.		
0316.		
0317.		
0318.		
0319.		
0320.		
0321.		
0322.		
0323.		
0324.		
0325.		
0397. Totals (Lines 0304 through 0325) (Page 3, Line 0398)		

**REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR OTHER LIABILITIES**

2004. Reinsurance Ceded Payable	32,866	34,896
2005. Customer Trust and Escrow Deposits secured by Pledged Assets		
2006. Payable under Agreements		4,581,237
2007. Unallocated Loss Adjustment Expense Reserve	20,000	20,000
2008. Other Payables		
2009. Estimated Liability concerning Captive Reinsurance		
2010. Other Reserves		
2011. Deferred Copiers		
2012. Deferred Rents		
2013. Outstanding Checks Greater than 1 Year Old		
2014. Unapplied Cash		
2015. Other Liabilities		
2016. Other Reinsurance		
2017. Accrued Payroll		
2018. Miscellaneous		
2019. Unspecified Loss Reserves	1,500	1,500
2020. Accrued Liabilities for Employee Benefits		
2021. Contingent Commissions Payable		
2022. Title Plant Loss Reserve		
2023. Reinsurance Payable	283,934	
2024. Segregated Funds Held for Others		
2025. Other Write-Ins		
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	338,300	4,637,633

**OVERFLOW PAGE FOR WRITE-INS**

**Page 4 - Continuation  
OPERATIONS AND INVESTMENT EXHIBIT  
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME</b>		
0204. Miscellaneous Income	288,440	612,811
0205. Premiums Retained as Agent for Underwriter	1,289,471	1,602,049
0206. Management Fees		
0207. Title Plant Income	75,000	75,000
0208. Recording Service Fees		
0209. Ceded Reimbursement from Agents		
0210. Other Fees		
0211. Other Income		
0212. Title Examinations		
0213. Gross Premiums Ceded		
0214. Gain on Disposal of Assets		
0215. Estimated Premium Revenue	1,502,253	
0216. Closing Fees		
0217. Foreclosure Income		
0218. Escrow and Settlement Services		
0219. Commission Income		
0220. Mortgage Division Income		
0221. License Fee Income		
0222. Correction of Errors affecting Cash Flow		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	3,155,164	2,289,860

<b>REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS</b>		
0604. Loss (Gain) on Abandonment of Equipment		
0605. Commissions Expense		
0606. Agent's Fee and Reserve for Claims		
0607. Contingent Commission Expense		
0608.		
0609.		
0610.		
0611.		
0612.		
0613.		
0614.		
0615.		
0616.		
0617.		
0618.		
0619.		
0620.		
0621.		
0622.		
0623.		
0624.		
0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)		

<b>REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)</b>		
1204. Processing Fee		
1205. Dividend - Title Plant		
1206. Subsidiary Income		
1207. Fees From Affiliates		
1208. Earned on Life Insurance on Officers		
1209. Loss (Gain) on Sale of Equipment		
1210. Retiree Supplemental Benefit Expense		
1211. Interest Income		
1212. Loss (Gain) on Stock Due to Impairment		
1213. Interagency Transfer to Housing Assistance		
1214. Management Fees		
1215. Accounts Receivable Writeoff		
1216.		
1217.		
1218.		
1219.		
1220.		
1221.		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)		

**OVERFLOW PAGE FOR WRITE-INS**

**Page 4 - Continuation  
OPERATIONS AND INVESTMENT EXHIBIT  
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR GAINS AND LOSSES IN SURPLUS</b>		
3004. Correction of Error in Accounting for a Branch Position		
3005. Prior Period Tax Adjustment	441,575	(5,940,016)
3006. Gain on Disposition/Merger of Subsidiaries	1,869,205	3,018,204
3007. Accrued Pension Adjustment		
3008. NAIC Change in Instructions-2004-55BWG		
3009. Adjustment to Prior Year State Taxes		
3010. Change in Non-Admitted Assets resulting from Merger of Subsidiaries		
3011. Service Contract Fees		
3012. Correction of error in presentation of change in Non-Admitted DTA		
3013. Unearned Compensation		
3014. Prior Period Change in Non-Admitted Assets		
3015. U.S. GAAP to Statutory Tax Adjustments		
3016. Merger of Wholly Owned Subsidiaries		
3017. Equity in Net Income (Loss) of Subsidiary		
3018. Adjustment for Pension and Other Post Retirement Benefit Plans	419,951	(1,548,302)
3019. Correct Prior Year Tax Liability		
3020. Unreported Premium		
3021. Voluntary Loss Reserve		
3022. Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		
3023. Prior Period Adjustments	(526,245)	
3024. FIT Payable Adjustment	546	(17,897)
3025. Other Write-Ins	2,168,737	
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	4,373,769	(4,488,011)

**OVERFLOW PAGE FOR WRITE-INS**

**Page 6 - Continuation**

**PART 1C - OTHER TITLE FEES AND SERVICE CHARGES**

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 04 FOR SERVICE CHARGES</b>		
0404. Other Income		
0405. Intercompany Referral Fees		
0406. Closing Fees		
0407. Closing Protection Letter Income	140,207	191,355
0408. Work Charges		
0409. Policy Preparation Fees		
0410. Trustee Escrow/Agency Fees	231,966	271,552
0411. Simultaneous Issue Fees		
0412. Binder Fees		
0413. Endorsements		
0414. Production Fees		
0415. Additional Guarantees		
0416. Other Fees		
0417.		
0418.		
0419.		
0420.		
0421.		
0422.		
0423.		
0424.		
0425.		
0497. Totals (Lines 0404 through 0425) (Page 6 , Line 0498)	372,173	462,907

OVERFLOW PAGE FOR WRITE-INS

Page 9 - Continuation  
**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 3 - EXPENSES**

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES</b>									
2304. Corporate and Administrative Expense	7,136,227	1,550,023	19,724	8,705,974			8,705,974	12,453,623	
2305. Interest Expense	7,575,004			7,575,004			7,575,004	4,810,194	
2306. Referral Fee Expense/Service Fee Paid to Parent	4,239,101			4,239,101			4,239,101	4,552,714	
2307. Management Fees Paid to Parent	24,000	1,177,278	4,393	1,205,671			1,205,671	591,697	
2308. Application Software									
2309. Intercompany Referral Fees									
2310. Professional/Outside Services	1,550,849	254,255		1,805,104			1,805,104	2,432,858	
2311. Regional Administration	140,649			140,649			140,649	177,405	
2312. Temporary Help		17,954	65	18,019			18,019	113,356	
2313. Life Insurance Expense		30,163	2,983	33,146			33,146	106,508	
2314. Bad Debt		6,071		6,071			6,071	(10,810)	
2315. Defalcation									
2316. Agent Fees									
2317. Bank Fees	(3,650,259)			(3,650,259)			(3,650,259)		
2318. Depreciation									
2319. Underwriting Costs	7,194			7,194			7,194	7,500	
2320. Investment Expenses									
2321. Settlement and Escrow Losses									
2322. Shared Costs Transferred to Parent	(1,837,176)			(1,837,176)			(1,837,176)	(2,066,382)	
2323. Penalties									
2324. State Tax Credits Amortization									
2325. Remaining Write-Ins	2,102,777			2,102,777			2,102,777		
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	17,288,366	3,035,744	27,165	20,351,275			20,351,275	23,168,663	

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**OVERFLOW PAGE FOR WRITE-INS**  
**Page 10 - Continuation**  
**OPERATIONS AND INVESTMENT EXHIBIT PART 4 - NET OPERATING GAIN/LOSS EXHIBIT**

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 +3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 2 FOR OTHER OPERATING INCOME</b>							
0204. Title Plant Rent	75,000			75,000		75,000	75,000
0205. Ceded Reimbursements from Agents							
0206. Unreported Premiums							
0207. Other Title Fees and Service Charges							
0208. Agency Income							
0209. Software Income							
0210. Recording Service Fees							
0211. Title Examinations							
0212. Gross Premium Ceded							
0213. Home Mortgage							
0214. Trustee and Agency Fees							
0215. Closing Fees							
0216. Foreclosure Income							
0217. Escrow and Settlement Services							
0218. Management/Consulting Fees							
0219. License Fee Income							
0220. Commission Income							
0221. 1099 Filing Service Fees							
0222. Seminars/Program Fees							
0223. Gain on Disposal of Assets							
0224. Lease Income							
0225. Other Write-Ins							
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)	75,000			75,000		75,000	75,000
<b>REMAINING WRITE-INS AGGREGATED AT LINE 6 FOR OTHER OPERATING DEDUCTIONS</b>							
0604. Interagency Transfer to Housing Assistance							
0605. Commissions Expense							
0606. Contingent Commissions Expense							
0607.							
0608.							
0609.							
0610.							
0611.							
0612.							
0613.							
0614.							
0615.							
0616.							
0617.							
0618.							
0619.							
0620.							
0621.							
0622.							
0623.							
0624.							
0625.							
0697. Totals (Lines 0604 through 0625) (Page 10, Line 0698)							

56.6

**OVERFLOW PAGE FOR WRITE-INS**

**Page 11 - Continuation  
EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTMENT INCOME</b>		
0904. Escrow Funds		
0905. Miscellaneous Interest Income		
0906. Interest from Affiliates		
0907. Ground Rents		
0908. Unsecured Loans		
0909. Miscellaneous Income		3,910
0910. Equipment Lease		
0911. Collateral Loans	84,947	84,947
0912. Loans on Personal Security		
0913. Interest Income on Notes Receivable		
0914. Dividend from Recapment		
0915. Loans to Affiliates		
0916. IRS Tax Refund Interest		
0917. Subsidiary Income		
0918. Loss on Disposal of Fixed Assets		
0919. Interest on Cash Deposits		
0920. Special Deposits		
0921. PMC Recovery	40,870	40,870
0922. Title Plant Dividends		
0923.		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	125,817	129,727

<b>REMAINING WRITE-INS AGGREGATED AT LINE 15 FOR DEDUCTIONS FROM INVESTMENT INCOME</b>	
1504.	
1505.	
1506.	
1507.	
1508.	
1509.	
1510.	
1511.	
1512.	
1513.	
1514.	
1515.	
1516.	
1517.	
1518.	
1519.	
1520.	
1521.	
1522.	
1523.	
1524.	
1525.	
1597. Totals (Lines 1504 through 1525) (Page 11, Line 1598)	

**EXHIBIT OF CAPITAL GAINS AND (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Unrealized Increases (Decreases) by Adjustment	4 Total
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)</b>				
0904. Loss on Sale of Other Assets and Investments				
0905. Write off of Assets				
0906. Gain on Sale of Other Assets and Investments	489,633			489,633
0907. Miscellaneous Assets				
0908. Disposal of Assets F & E - Non-Computer	(11,268)			(11,268)
0909. Settlement				
0910. Exchange Rate				
0911. Deferred Tax Asset on Cumulative Common Stock Unrealized Gain				
0912. Title Plant Impairment				
0913. Allowance for Doubtful Accounts				
0914. Gain on Sale of Computer				
0915. 2nd Mortgage and Notes				
0916. Miscellaneous Adjustments				
0917. Rent Way Disgorgement				
0918. Office Equipment				
0919. Distribution of Capital Gains from Mutual Funds				
0920. Adjustment to Income Tax Payable				
0921. Adjustment for Prior Period				
0922. Disposal of Software				
0923. Disposal of Other Assets				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 11, Ln 0998)	478,365			478,365

**OVERFLOW PAGE FOR WRITE-INS**

**Page 12 - Continuation  
EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Non-admitted Assets (Col. 2 - Col. 1)

**REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS**

0904.			
0905.			
0906.			
0907.			
0908.			
0909.			
0910.			
0911.			
0912.			
0913.			
0914.			
0915.			
0916.			
0917.			
0918.			
0919.			
0920.			
0921.			
0922.			
0923.			
0924.			
0925.			
0997. Totals (Lines 0904 through 0925) (Page 12, Line 0998)			

**REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS**

2304. Prepaid Expenses	3,386,039	2,865,592	(520,447)
2305. Title Plants			
2306. Recoupment Receivable			
2307. Leasehold Improvements	3,542,299	3,804,084	261,785
2308. Title Plant Improvements			
2309. Prepaid Retirement Funding	3,190,043	3,293,671	103,628
2310. Investments/Advances to Subsidiary	181,726	187,556	5,830
2311. Agreements			
2312. Other Receivables/Identifiable Intangibles	189,710	956,159	766,449
2313. Cash Value - Life Insurance			
2314. Ground Rents			
2315. Properties held for Sale Non-Admitted Net Encumbrances	74,147	74,147	
2316. Policy Forms			
2317. Security Deposit	17,090	1,295	(15,795)
2318. Loans on Personal Security			
2319. Automobiles			
2320. Furniture and Fixtures			
2321. Leasehold Deposits			
2322. Receivers Bond			
2323. Dallas Cowboys Seat Option			
2324. Prior Period Retained Earnings Adjustment			
2325. Underwriter License			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	10,581,054	11,182,504	601,450

**OVERFLOW PAGE FOR WRITE-INS**

**Page 52 - Continuation  
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

States, Etc.	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
		3 Direct Operations	Agency Operations						
			4 Non-affiliated Agencies	5 Affiliated Agencies					

**REMAINING WRITE-INS AGGREGATED AT LINE 58 FOR OTHER ALIEN**

5804. Bahamas			3,691,858			2,987,213	5,654	(1,831)	600
5805. Korea		6,200,536			64	6,066,603	1,122	(43,591)	171,362
5806. Caribbean		3,006,693				2,943,254			
5807. Costa Rica									
5808. Barbados									
5809. Hong Kong		268,804				254,717			
5810. Turks and Caicos									
5811. Bermuda									
5812. Nicaragua							115,387	264,563	150,176
5813. Bulk Reserve									
5814. Poland									
5815. India									
5816. China							2,000	2,000	
5817. New Zealand							86,085	90,784	43,566
5818. Dominican Republic									
5819. Ukraine									
5820. Guatemala									
5821. Italy									
5822. Anguilla									
5823. Aruba									
5824. Panama									
5825. Other Foreign Countries									
5897. Totals (Lines 5804 through 5825) (Page 52, Line 5898)		9,476,033	3,691,858		64	12,251,787	210,248	311,925	365,704